

Certificate Number: 15317-PAM-DE-032927249

Bankruptcy Case Number: 18-03141



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 5, 2019, at 8:33 o'clock PM PDT, Joseph M Ragona completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 5, 2019 By: /s/Rose Benito

Name: Rose Benito

Title: Counselor